



22 January 2018

Mr S Douglas
2 Royal Street
NEW LAMBTON NSW 2305

Policy	Product
93048432	MLC Insurance (Super)

Dear Mr Douglas

Your insurance for the year ahead

We're pleased to enclose your new policy schedule which gives you details about your insurance for the year ahead.

As you know, life doesn't always go to plan. However with MLC, you can be confident your insurance will be with you through life's ups and downs.

Keeping your insurance up to date

Just as you and your circumstances will change, your insurance can also be altered to better suit your lifestyle and your future financial needs.

Life changing events such as getting married, starting a family or taking out a mortgage provide a whole new set of financial challenges and are great reasons to review your insurance with your financial adviser.

Trustee of the Fund

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

MLC Super Fund
ABN 70 732 426 024

Insurer

MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 200
North Sydney NSW 2059

Tel 132 652
Fax 1800 550 081
mlc.com.au

The Trustee of the Fund is part of the National Australia Bank Limited (NAB) group of companies (NAB Group). Your insurance is not a deposit or liability of, and is not guaranteed by, NAB. MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the NAB Group of Companies. Any financial advice in this notice is general only and has not been prepared having regard to your personal circumstances. You should consider your personal circumstances before acting on any advice in this notice.



E-568 S-1573 1-3145

Exclusive access to a confidential medical second opinion service for you and your family

Your insurance also gives you and your family access to Best Doctors services at no extra cost. Medical doubts and concerns make it difficult to get on with life, but Best Doctors can help give you the clarity and confidence you need to move forward.

The Best Doctors service connects you and your family with a network of leading international specialists for an expert second opinion – giving you the reassurance that you have the right diagnosis and treatment plan. You can use it at any time, for minor or major conditions, regardless of whether you're claiming on your insurance. For more information about all the Best Doctors services you can access, visit mlcinsurance.com.au/bestdoctors.

Did you know?

In reviewing your policy, please remember that premiums for Income Protection or Business Expenses insurance may be tax deductible for self-employed and employed people.

Your insurance premium

Your new monthly premium will be effective from 25th February 2018 as shown on the enclosed policy schedule.

Your premium calculation is based on factors such as:

- your current age (if your premium is stepped)
- whether or not you're a smoker
- the type of cover, and
- your current benefit amount (including any inflation proofing increases).

It also takes into account any increases or decreases we've made to the underlying premium rates as well as any special terms and conditions we agreed with you at the start of your policy.

Upgrades to your policy

Whenever we improve the features and benefits of our insurance products, we automatically pass on those improvements where they don't affect your premiums. Please check your policy schedule to see the insurance you have to determine which upgrades are relevant to you. These upgrades only apply to future claims and not to any claims resulting from health conditions or events which began or took place before the commencement date of the upgrades.

Commencing 30 June 2017 we enhanced the definitions of:

- Cancer, Heart Attack and Severe Rheumatoid Arthritis where applicable in the Critical Illness insurances and Income Protection insurances with Extra Benefits Option.

Policy Schedule



Effective Date: 22 January 2018

Policy Details:

Policy Number	93048432
Policy Owner(s)	NULIS Nominees (Australia) Limited
State Register	NSW
Policy Start Date	25/02/2014
Policy Expiry Date	25/02/2050
Annual Review Date	25 Feb each year
Premium Payment Date	4 Mar and 4th day of each month thereafter
Premium Frequency	Monthly

Insured Details

	Name	Date of Birth	Smoker Status	Occupation Group
Life Insured	Scott Douglas	10/06/1975	Non Smoker	ACT

Benefit Details

	Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Lump Sum	Life Cover	Level	\$1,215,506	25/02/2014	25/02/2050	\$168.01
	Total and Permanent Disability (Extension to Life Cover)	Level	\$1,215,506	25/02/2014	25/02/2050	\$167.39
	Own Occupation					
Income Protection	Income Protection Platinum Waiting Period: 30 Days Benefit Period: Age 70	Level	\$15,073 per month	25/02/2014	25/02/2046	\$301.25
	Indexed Claim Benefits			25/02/2014	25/02/2041	
	Indemnity Cover					
Total	Stamp duty					\$15.23
	Policy Fee					\$6.81
	Total Premium					\$658.69

Special Terms

The following Special Term applies to Income Protection Platinum with start date 25/02/2014: We will not pay any Income Protection benefits under this Policy for any claim that is caused or contributed to by and disease or disorder associated with inflammatory bowel disease including Crohn's disease, Ulcerative Colitis including any treatment or complications thereof.

The following Special Term applies to Life Cover with start date 25/02/2014: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

Special Terms	The following Special Term applies to Total and Permanent Disability (Extension to Life Cover) with start date 25/02/2014: We will not pay any Total and Permanent Disability benefits under this Policy for any claim that is caused or contributed to by and disease or disorder associated with inflammatory bowel disease including Crohn's disease, Ulcerative Colitis including any treatment or complications thereof.
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Beneficiaries	Type	Name	Relationship	Date of Birth	% of Benefit
	Non Binding Nomination	Sharon Douglas	Spouse	17/05/1969	100.00%
	Total				100.00%

Client service centre contact details	132 652
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The premium details in this Schedule will be valid until the next review date. This schedule is current as at the effective date shown, and replaces any schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

NUP3



The Life Insurance Code of Practice

MLC Limited has adopted the Life Insurance Code of Practice which sets standards for customer service and as a strong supporter of the Code MLC Limited commits to these service standards. To find out more about the Code you can visit fsc.org.au/policy/life-insurance/code-of-practice.aspx

Below is some important information you need to know.

Why does the cost of insurance increase?

We recalculate your premiums every year based on a number of factors and below is an explanation of how these contribute to increasing the cost of insurance.

Age rate changes

If you have stepped premiums, the cost of providing your insurance increases as you get older due to the increased likelihood that you will claim. As you get older your premium will be based on the rates for that age.

If you have level premiums the age rates we use are based on your age at the time you took out cover. The premiums for all increases to the sum insured will be calculated on rates that apply to your age at the time of the increase.

Automatic and voluntary increases to the sum insured

Your sum insured can increase automatically with inflation or if you choose a higher level of cover. Your premium will be based on the higher sum insured.

Other factors

Premium increases may also occur due to changes in government charges, such as stamp duty, or we might need to change our rates to reflect our insurance business experience, like the cost of claims. Your policy fee may also increase in line with inflation.

Making a claim

We are here to help. If you need to make a claim please contact our MLC Life Insurance Claims Hotline on 1300 125 246.

Risks of replacing insurance

Before you take steps to cancel and replace an existing life insurance policy, talk to your financial adviser or contact us on 132 652. A new policy may require you to re-serve waiting periods, additional health exclusions may apply, and the new policy may not provide you the same cover.

Importantly, do not cancel your existing policy before your replacement insurance is in place.

Resolving complaints

We can usually resolve complaints straight away. Please call 132 652 to discuss your concerns and we'll work towards a resolution.

We are here to help

Do you need more cover? Have your circumstances changed or are you experiencing difficulty meeting premium payments? There may be some options to help you meet your current needs. Talk to your financial adviser or contact us on 132 652 about reviewing your cover.

Please contact us if you've changed your address, phone number(s), or email address, so we can stay in touch.

MLC Limited
ABN 90 000 000 402 AFSL 230694

PO Box 200
North Sydney NSW 2059

Tel 132 652
mlc.com.au

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E-368 S-1576 1-3151



August 2019

Mr Scott Douglas
39 patrick st
MEREWETHER NSW 2291

Policy number
93048432

Dear Mr Douglas,

Your 30 June 2019 annual statement

Thank you for continuing to use MLC Life Insurance to cover your needs. Please find enclosed your 30 June 2019 annual statement.

Keep your insurance up to date

Has your situation changed in the last 12 months? It's important to regularly review your insurance to ensure it still adequately meets your needs.

Under your policy you may be able to apply to increase your cover without needing new medical evidence. For more information please refer to the Product Disclosure Statement, available at mlcinsurance.com.au/pds

Update your details

We want to make sure we have the right information about you and your family so you have the right cover. You can check your insurance details online by logging in at mlcinsurance.com.au with your **username - 015037246** and password. If you are logging in for the first time, click on **Register now**, enter your details and a temporary password will be sent to you. If you need to change your contact details, simply provide us the information and we will send you confirmation when we have updated our records.

We're here to help

If you have any questions, please speak with your financial adviser or call us on **132 652** between 8 am and 6 pm (Melbourne/Sydney time), Monday to Friday. Alternatively, please visit mlcinsurance.com.au for more information.

Yours sincerely,

Louise Portelli
Chief Customer Experience Officer
MLC Life Insurance

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Fund
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ABN 70 732 426 024

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NSW 2059

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Your annual statement to 30 June 2019

Policy number
93048432

Name: Mr Scott Douglas

Tax file number (TFN) /
exemption supplied: Yes

Binding beneficiary
nomination received: No

Your policy benefit summary at 30 June 2019

Insurance	Benefit amount
Death	\$1,276,281.56
Total and Permanent Disability	\$1,276,281.56
Income Protection	\$15,389.67
Total monthly premium (including policy fee)	\$693.40

Note: Any insurance paid will be subject to the terms and conditions in the policy document and is based on the information you provide to us. The insurance amount reflects your situation at 30 June 2019 and may be subject to change.

Your policy

More information about your policy and benefits can be found in the relevant Product Disclosure Statement (PDS) available at mlcinsurance.com.au/pds, in your policy document or by calling us.

As this is an insurance policy, not a superannuation investment, it doesn't have a withdrawal value.

Your beneficiaries

Name	Type of nomination	Relationship	Percentage	When lapses
Sharon Douglas	Non-binding	Spouse	100.00%	Doesn't lapse

Why update your beneficiaries?

Keep your beneficiary nomination up-to-date as your circumstances change. If you would like to update or change to a Binding Beneficiary Nomination, you can update it by completing the Beneficiary Nomination form available at mlcinsurance.com.au/beneficiaryform

For all binding beneficiary nominations, your form is required to be signed and witnessed in the presence of two adult persons, neither of whom can be a nominated beneficiary. A binding death benefit nomination will not automatically become invalid in the event of marriage, divorce or other life-changing event. The Trustee will generally pay the benefit to your nominated beneficiary if they're still a dependant or legal personal representative. For more information refer to the relevant PDS or speak with your adviser.

We're here to help

Call your adviser
Hunter Financial Pty Ltd
02 4943 4876

Visit mlcinsurance.com.au or email us at insurance_mlc@mlc.com.au. Please include your policy number.

Alternatively you can write to us at
MLC Life Insurance
PO Box 200
North Sydney NSW 2059

or call us on **132 652**.



Your transaction history

	Date	Amount
Personal contribution/premium	04/07/2018	\$658.69
Personal contribution/premium	04/08/2018	\$658.69
Personal contribution/premium	04/09/2018	\$658.69
Personal contribution/premium	04/10/2018	\$658.69
Personal contribution/premium	04/11/2018	\$658.69
Personal contribution/premium	04/12/2018	\$658.69
Personal contribution/premium	04/01/2019	\$658.69
Personal contribution/premium	04/02/2019	\$658.69
Personal contribution/premium	04/03/2019	\$693.40
Personal contribution/premium	04/04/2019	\$693.40
Personal contribution/premium	04/05/2019	\$693.40
Personal contribution/premium	04/06/2019	\$693.40
Total premium contributions received		\$8,043.12
Total insurance cost		\$8,043.12

Your contributions

This statement shows the contributions received for your policy and the insurance cost to 30 June 2019.

If you've made a recent payment or changes to your policy these will appear on your next statement.

Please refer to your policy schedule.

Resolving complaints

We can usually resolve complaints over the phone. If we can't, or you're not satisfied with the outcome, please write to us. We'll work to resolve your complaint as soon as possible. For more information, please visit mlcinsurance.com.au/contact

Your annual report

The annual report for your fund will be available at mlcinsurance.com.au/annualreports later in the year. If you'd like to receive a printed copy, call us and we'll mail one to you.



21 March 2019

Trustee of the Fund
NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465
RSE L0000741

MLC Super Fund
ABN 70 732 426 024

Insurer
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AFSL 230694

PO Box 200
North Sydney NSW 2059

TEL 1300 428 482
FAX 1800 550 081
mlc.com.au

Mr S Douglas
39 patrick st
MEREWETHER NSW 2291

Dear Mr Douglas

Reference: Policy 93048432 - Product Type: MLC Insurance (Super)
Life Insured: Scott Douglas

Thank you for advising us of your new payment details. We confirm that your payment details have now been updated.

Your next monthly premium payment will be deducted from your account on 4 April 2019.

If you have any questions please contact your financial adviser HUNTER FINANCIAL PTY LTD on **02 4943 4876**. Alternatively, please call us on **1300 428 482** between 8am and 6pm (AEST/AEDT), Monday to Friday, or **visit mlc.com.au**.

Yours sincerely

MLC LIFE INSURANCE
Email: insurance_mlc@mlc.com.au

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